## **EAST Search History**

## EAST Search History (Prior Art)

| Ref# | Hits | Search Query  | DBs                       | Default<br>Operator | Plurais | Time Stamp          |
|------|------|---|---------------------------|---------------------|---------|---------------------|
| S1   | 18   | US-20020026394-\$.DID. OR US-5189608-\$.DID. OR US-5249120-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5712987-\$.DID. OR US-5819237-\$.DID. OR US-5911735-\$.DID. OR US-5911735-\$.DID. OR US-6026382-\$.DID. OR US-6026382-\$.DID. OR US-6240399-\$.DID. OR US-6240399-\$.DID. OR US-625192-\$.DID. OR US-62519 | US PGPUB;<br>USPAT; USOCR | OR .                | ON      | 2007/11/19<br>07:33 |
| 82   | 19   | US-20020026394-\$.DID. OR US-518909-\$.DID. OR US-518909-\$.DID. OR US-5615109-\$.DID. OR US-5615109-\$.DID. OR US-5655085-\$.DID. OR US-5712987-\$.DID. OR US-5712987-\$.DID. OR US-5819237-\$.DID. OR US-591743-\$.DID. OR US-591743-\$.DID. OR US-6026382-\$.DID. OR US-6026382-\$.DID. OR US-623566-\$.DID. OR US-623566-\$.DID. OR US-62575912-\$.DID. OR US-625759137-\$.DID. OR US-62575913-\$.DID. OR US-62575913-\$.DID. OR US-62575913-\$.DID. OR US-62575913-\$.DID. OR US-62575913-\$.DID. OR US-62575913-\$.DID. OR US-6360210-\$.DID. OR US-6393406-\$.DID.   | US-PGPUB;<br>USPAT; USOCR | OR                  | ON      | 2007/11/19 07:35    |
| S3   | 0    | ((PETER) near2<br>(REDWEIK)).INV.   | US-PGPUB;<br>USPAT; USOCR | OR                  | ON      | 2007/11/19<br>07:35 |
| S4   | 0    | ((PETER) near2<br>(REDWEIK)).INV.   | EPO; JPO;<br>DERWENT      | OR                  | ON      | 2007/11/19<br>07:35 |
| S5   | 3390 | "NOR Corporation".as.   | US-PGPUB;<br>USPAT; USOCR | OR                  | ON      | 2007/11/19<br>07:35 |
| S6   | 0    | attrition with financial with processing  | US-PGPUB;<br>USPAT; USOCR | OR                  | ON      | 2007/11/19<br>07:59 |
| S7   | 0    | attrition with 705/35-45. ccls.   | US-PGPUB;<br>USPAT; USOCR | OR                  | ON      | 2007/11/19<br>07:59 |

| S8          | 75      | attrition and 705/35-45. ccls.  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>07:59 |
|-------------|---------|---|---------------------------|----|----|---------------------|
| S9          | 4372134 | @ad< "20030820"   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>08:01 |
| S10         | 50      | S8 and S9   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>08:01 |
| S11         | 646     | Future near2 Value with<br>(calculation calculator<br>calculate calculating)                                  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:24 |
| S12         | 391     | S11 and S9  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:25 |
| S13         | 12380   | 705/35-45.ccls.   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:25 |
| S14         | 95      | S12 and S13   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:25 |
| S15         | 0       | S12 and S13 and propensity  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:25 |
| S16         | 4       | Future near2 Value same<br>propensity   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:26 |
| S17         | 0       | ((Future near2 Value) or FV) same propensity same attrition   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:29 |
| S18         | 63      | propensity same attrition   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:29 |
| S19         | 35      | propensity same attrition<br>and S9   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:29 |
| <b>S2</b> 0 | 5       | S19 and S13   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:29 |
| S21         | 14      | ((Net Present near2 Value)<br>or NPV) same propensity<br>same attrition                                       | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:39 |
| S22         | 6       | ((Net Present near2 Value)<br>or NPV) same propensity<br>same attrition and S9                                | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:40 |
| \$23        | 5405    | ((Net Present near2 Value)<br>or NPV) with (calculation<br>calculating calculate<br>calculator)               | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:41 |
| S24         | 3585    | S23 and S9  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:42 |
| S25         | 341     | S24 and S13   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:42 |
| S26         | 56      | S24 and S13 and forecast  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:42 |
| S27         | 30      | ((Net Present near2 Value)<br>or NPV) with (calculation<br>calculating calculate<br>calculator) with forecast | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:46 |
| S28         | 16      | S27 and S9  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2007/11/19<br>09:47 |

| S29 | 2  | ((Net near2 Present near2<br>Value) or NPV) with<br>(calculation calculating<br>calculate calculator) with<br>forecast  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/19 10:00    |
|-----|----|---|--|----|----|---------------------|
| S30 | 2  | rate with forecast with<br>amount with algorithm  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/19<br>10:07 |
| 831 | 50 | ("5819280" "5552999" "4500969" 4839830" "5439300" "5608306" "6049741" "5193538" "5221839" "52558152" "5298787" "53186909" "5408170" "5458624" "5539665" "55458624" "5539665" "55458624" "5539665" "55458624" "5539665" "5648954" "5592890" "6009404" "6035717" "6124698" "4259639" "4266147" "4287416" "4317983" "4377835" "4386054" "4473078" "459622" "4599013" "4594798" "4788834" "4798731" "488714" "4891683" "4995399" "5001931" "5027294" "5182212" "52272503" "5280629") .pn. | US-POPUB;<br>USPAT; USOCR                          | OA | ON | 2007/11/19          |
| S32 | 1  | S31 and S13   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/19<br>10:51 |
| S33 | 30 | Attrition near2 rate with<br>calcul\$4  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/19<br>10:53 |
| S34 | 0  | "strategic analytics".as.   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/19<br>14:46 |
| S35 | 0  | lookaround near2 program  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:47 |
| S36 | 0  | look\$around near2<br>program   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:47 |
| S37 | 0  | look\$ahea near2 program  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:47 |
| S38 | 89 | look\$ahead near2 program   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:47 |

| S39         | 17      | lookahead near2 program   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:47 |
|-------------|---------|---|--|----|----|---------------------|
| S40         | 0       | (S38 S39) and S13   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:48 |
| S41         | 4       | Strategic near2 Analytics   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/19<br>14:59 |
| S42         | 12      | Time with Value same calculation same account with selection  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:07 |
| S43         | 73      | Time with Value same<br>(calculator calculate<br>determine determination)<br>same account with (pick<br>selection select selector)  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:10 |
| S44         | 68      | S43 not S42   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:10 |
| S45         | 4372934 | @ad<"20030820"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>08:11 |
| S46         | 31      | S44 and S45   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>08:11 |
| S47         | 37      | Time near3 Value same<br>(calculator calculate<br>determine determination)<br>same account with (pick<br>selection select selector)   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:12 |
| <b>S4</b> 8 | 22      | S47 and S45   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:12 |
| S49         | 0       | Time near3 Value near3<br>money same (calculator<br>calculate determine<br>determination) same<br>account with (pick<br>selection select selector)  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:12 |
| S50         | 40      | (((Time near3 Value) (NPV)<br>(Net near3 present near3<br>value) (FV) (Future near3<br>Value)) same (calculator<br>calculate determine<br>determination) same<br>account with (pick<br>selection select selector) | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:13 |

| S51 | 24      | S50 and S45                                  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:13 |
|-----|---------|--|--|----|----|---------------------|
| S52 | 4       | Strategic near2 Analytic                     | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>08:40 |
| S53 | 158     | Look near2 ahead with software               | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>10:07 |
| S54 | 120     | S53 and S45                                  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>10:08 |
| S55 | 0       | S54 and forcast\$3                           | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>10:08 |
| S56 | 0       | S54 and forcast                              | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>10:08 |
| S57 | 3       | strategic near2 analysis.as.                 | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>10:16 |
| S58 | 10447   | (pick choose selection select) near5 account | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2007/11/20<br>12:19 |
| S59 | 4372934 | @ad<"20030820"                               | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:19 |
| S60 | 12390   | 705/35-45.ccls.                              | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:19 |
| S61 | 818     | S58 and S59 and S60                          | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:19 |
| S62 | 468     | calculat\$3 and S61                          | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:20 |
| S63 | 414     | value and S62                                | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:20 |
| S64 | 352     | database and S63                             | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:21 |
| S65 | 213     | rule and S64                                 | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/20<br>12:21 |
| S66 | 32      | profitability and \$65                       | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>12:21 |

| S67 | 4533    | rdbms  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>12:48 |
|-----|---------|--|--|----|----|---------------------|
| S68 | 91      | S67 and S59 and S60  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>12:48 |
| S69 | 15      | select with account and<br>S68   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>12:49 |
| S70 | 15      | select with account and<br>\$68 and (profit value<br>profitability)                    | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/20<br>12:50 |
| S71 | 4372934 | @ad<"20030820"   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/21<br>07:43 |
| S72 | 12390   | 705/35-45.ccls.  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/21<br>07:43 |
| S73 | 4533    | rdbms  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:43 |
| S74 | 91      | S73 and S71 and S72  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:43 |
| S75 | 11      | (selection pick select) near5 (amount rate account) and S74 and (profit profitability) | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:43 |
| S76 | 2889    | (selection pick select) near5 (amount rate account) and (profit profitability)         | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:44 |
| S77 | 721500  | rdbms database   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:45 |
| S78 | 7303    | S71 and S72  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:45 |
| S79 | 5034    | S77 and S78  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:45 |
| S80 | 241     | S76 and S79  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:45 |

| S81 | 2214    | NPV "net present value"  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:45 |
|-----|---------|--|--|----|----|---------------------|
| S82 | 11      | S80 and S81  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:46 |
| S83 | 582     | (NPV "net present value")<br>and (FV "future value")   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:53 |
| S84 | 6       | S80 and S83  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2007/11/21<br>07:53 |
| S85 | 20      | (US-20020174049-\$ or US-2003008491-\$ or US-2003008491-\$ or US-200200026394-\$ or US-20030097295-\$ or US-20030097295-\$ or US-20040215566-\$).did. or (US-552811-\$ or US-7082411-\$ or US-6029153-\$ or US-6901406-\$ or US-6292787-\$ or US-6515109-\$ or US-716102-\$ or US-6240399-\$ or US-6049782-\$ or US-7249138-\$ or US-7263503-\$ or US-728288-\$).did. or (WO-3067395-\$).did. or | US-PGPUB;<br>USPAT; EPO                            | OR | ON | 2007/11/26<br>08:30 |
| S86 | 14      | (attrition loss) and S85   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2007/11/26<br>08:32 |
| S87 | 5       | (attrition loss) near3 rate<br>and S85   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2007/11/26<br>08:32 |
| S88 | 4372955 | @ad< "20030820"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:35 |
| 589 | 12423   | 705/35-45.ccls.  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:35 |
| S90 | 7304    | S88 and S89  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:36 |
| S91 | 2198    | NPV "net present value"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:36 |
| S92 | 107     | S90 and S91  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:36 |
| S93 | 1303323 | loss attrition   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:37 |
| S94 | 63      | S92 and S93  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2007/11/26<br>08:37 |

| S95  | 648  | (loss attrition) near3 rule   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:38 |
|------|------|---|--|----|----|---------------------|
| S96  | 0    | S95 and S92   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:38 |
| S97  | 43   | (NPV "net present value")<br>same (loss attriton)   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:38 |
| S98  | 4    | S97 and S90   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:39 |
| S99  | 81   | (NPV "net present value") same (reduce reduction)   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:41 |
| S100 | 0    | (NPV "net present value")<br>same (reduce reduction)<br>near3 rule                                | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:42 |
| S101 | 5    | S99 and S90   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:43 |
| S102 | 30   | S99 and S88   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:46 |
| S103 | 25   | S102 not S101   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:46 |
| S104 | 9    | effective near3 attrition<br>near3 rate   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:50 |
| S105 | 1240 | attrition near3 rate  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>08:51 |
| S106 | 280  | cash near3 flow near3 rate  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>09:01 |
| S107 | 97   | S90 and S106  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>09:02 |
| S108 | 12   | S90 and S106 and S91  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>09:02 |
| S109 | 1    | (US-7082411-\$).did.  | USPAT                                    | OR | ON | 2007/11/26<br>10:03 |
| S110 | 1    | S109 and discount   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2007/11/26<br>10:03 |
| S111 | 1    | cash near3 flow near3 rate with decrease  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:14 |
| S112 | 97   | cash near3 flow near3 rate<br>and S90   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:14 |
| S113 | 3523 | ncr.as.   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:15 |
| S114 | 97   | S112 not S113   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:15 |
| S115 | 27   | S114 and (NPV FV "net<br>present value" "future<br>value")  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:27 |
| S116 | 27   | S114 and (NPV FV "net<br>present value" "future<br>value" "net present value"<br>"present value") | US-PGPUB;<br>USPAT; USOOR                | OR | ON | 2007/11/26<br>10:29 |

| S117 | 3  | cash near3 flow near3 rate<br>same (NPV FV "net present<br>value" "future value" "net<br>present value" "present<br>value") and S90   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:30 |
|------|----|---|--|----|----|---------------------|
| S118 | 55 | ("4648038"   "4839804"  <br>"4953085"   "5126936"  <br>"5148365"   "5262942"  <br>"5446885"   "5537524").<br>PN. OR ("5812988").URPN.   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2007/11/26<br>10:52 |
| S119 | 23 | (IUS-20020174044-\$ or US-<br>20030084941-\$ or US-<br>20020026394-\$ or US-<br>20030097295-\$ or US-<br>20030097295-\$ or US-<br>200300195840-\$ or US-<br>20030158900-\$ or US-<br>20050144106-\$, id.d. or<br>(IUS-5852811-\$ or US-<br>7082411-\$ or US-5812988-<br>\$ or US-528173-\$ or US-<br>501406-\$ or US-6227787-<br>\$ or US-5615109-\$ or US-<br>7188448-\$ or US-7216102-<br>\$ or US-6240399-\$ or US-<br>6049782-\$ or US-7249138-\$ or US-7285503-\$ or US-<br>7228288-\$), idid. or (WO-<br>3067395-\$), idid. | US-PGPUB;<br>USPAT; EPO                  | OR | ON | 2007/11/27          |
| S120 | 0  | S119 and curretn  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2007/11/27<br>13:43 |
| S121 | 21 | S119 and current  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2007/11/27<br>13:43 |
| S122 | 13 | S119 and ((current with<br>value) (present near3<br>value))   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2007/11/27<br>13:50 |
| S123 | 1  | (US-7082411-\$).did.  | USPAT                                    | OR | ON | 2007/11/27<br>14:05 |
| S124 | 1  | forecast and S123   | USPAT                                    | OR | ON | 2007/11/27<br>14:06 |
| S125 | 0  | forecast with amount and<br>\$123   | USPAT                                    | OR | ON | 2007/11/27<br>14:42 |
| S126 | 2  | forecast with amount and<br>S119  | USPAT                                    | OR | ON | 2007/11/27<br>14:42 |
| S127 | 6  | ((FV) (future with value))<br>and S119  | USPAT                                    | OR | ON | 2007/11/27<br>14:43 |
| S128 | 1  | (US-5812988-\$).did.  | USPAT                                    | OR | ON | 2007/11/28<br>07:23 |
| S129 | 1  | S128 and period   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2007/11/28<br>07:23 |

| S130 | 1        | S128 and (store storing)   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2007/11/28<br>07:39 |
|------|----------|--|--|----|-----|---------------------|
| S131 | 1        | (US-7082411-\$).did.   | USPAT  | OR | ON  | 2007/11/28<br>07:42 |
| S132 | 1        | S131 and (store storing)   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2007/11/28<br>07:42 |
| S133 | 1        | S131 and (store stored storing)  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2007/11/28<br>07:48 |
| S134 | 23       | [US-20020174049+\$ or US-2003008491+\$ or US-2003008491+\$ or US-20030097295-\$ or US-20030097295-\$ or US-20030023544+\$ or US-20030023544+\$ or US-20030158800-\$ or US-20030158800-\$ or US-20030158801+\$ or US-5812988-\$ or US-5812981-\$ or US-5812981-\$ or US-5812985-\$ or US-6029153-\$ or US-7136448-\$ or US-7136448-\$ or US-7136418-\$ or US-7136405-\$ or US-728288-\$ or US-728288-\$ or US-72835-\$ or US-728355-\$ or US-72835-\$ or US-728355-\$ or US-728355-\$ or US-728355-\$ or US-728355- | US-PGPUE;<br>USPAT; EPO  | OR | ON  | 2007/11/28<br>07:57 |
| S135 | 1        | \$134 and stor\$3 with (PV<br>"present value" "net<br>present value" NPV)  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2007/11/28<br>07:58 |
| S136 | 23824    | attrition  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:09 |
| S137 | 27088744 | @ad<"20030820"   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:09 |
| S138 | 2671     | "net present value" "NPV"  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:10 |
| S139 | 14       | S136 same S138   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM TDB | OR | OFF | 2009/01/27<br>18:10 |

| S140 | 1  | S137 and S139  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:10 |
|------|----|--|--|----|-----|---------------------|
| S141 | 24 | S136 and S138  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:15 |
| S142 | 10 | S141 not S139  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2009/01/27<br>18:15 |
| S143 | 18 | US-20020026394-\$, DID. OR US-5189608-\$, DID. OR US-5615109-\$, DID. OR US-5615109-\$, DID. OR US-5615109-\$, DID. OR US-5712987-\$, DID. OR US-5712987-\$, DID. OR US-5819237-\$, DID. OR US-591743-\$, DID. OR US-591743-\$, DID. OR US-6026382-\$, DID. OR US-6026382-\$, DID. OR US-6026382-\$, DID. OR US-6240399-\$, DID. OR US-625175-\$, DID. OR US-625175-\$, DID. OR US-6251813-\$, DID. OR US-62575813-\$, DID. OR US-62575813-\$, DID. OR US-62575813-\$, DID. OR US-6360210-\$, DID. OR US-6360210-\$, DID. OR US-6360210-\$, DID.   | US-POPUB;<br>USPAT; USOCR                                      | OR | ON  | 2010/07/07          |
| S144 | 19 | US-20020026394-\$.DID. OR US-518960-\$.DID. OR US-51891920-\$.DID. OR US-5615109-\$.DID. OR US-5615109-\$.DID. OR US-5712897-\$.DID. OR US-5712897-\$.DID. OR US-5712897-\$.DID. OR US-5819237-\$.DID. OR US-5919743-\$.DID. OR US-5919743-\$.DID. OR US-6026392-\$.DID. OR US-6233566-\$.DID. OR US-6233566-\$.DID. OR US-6253192-\$.DID. OR US-6253192-\$.DID. OR US-6259197-\$.DID. OR US-6259197-\$.DID. OR US-6259197-\$.DID. OR US-6259197-\$.DID. OR US-6259197-\$.DID. OR US-6360210-\$.DID. | US-PGPUB;<br>USPAT; USOGR                                      | OR | ON  | 2010/07/07          |
| S145 | 0  | ((PETER) near2<br>(REDWEIK)).INV.  | US-PGPUB;<br>USPAT; USOCR                                      | OR | ON  | 2010/07/07<br>12:12 |
| S146 | 0  | ((PETER) near2<br>(REDWEIK)).INV.  | EPO; JPO;<br>DERWENT   | OR | ON  | 2010/07/07<br>12:12 |

| S147 | 3705    | "NOR Corporation".as.   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
|------|---------|---|---------------------------|----|----|---------------------|
| S148 | 2       | attrition with financial with processing  | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S149 | 0       | attrition with 705/35-45.   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S150 | 134     | attrition and 705/35-45.<br>ccls.   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S151 | 4427252 | @ad< "20030820"   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S152 | 64      | S150 and S151   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S153 | 958     | Future near2 Value with<br>(calculation calculator<br>calculate calculating)                    | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S154 | 424     | S153 and S151   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S155 | 20707   | 705/35-45.ccls.   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S156 | 115     | S154 and S155   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S157 | 1       | S154 and S155 and<br>propensity   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S158 | 12      | Future near2 Value same<br>propensity   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S159 | 3       | ((Future near2 Value) or FV) same propensity same attrition                                     | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S160 | 93      | propensity same attrition   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S161 | 39      | propensity same attrition<br>and S151   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S162 | 8       | S161 and S155   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S163 | 20      | ((Net Present near2 Value)<br>or NPV) same propensity<br>same attrition                         | US-PGPUB;<br>USPAT; USOOR | OR | ON | 2010/07/07<br>12:12 |
| S164 | 6       | (((Net Present near2 Value)<br>or NPV) same propensity<br>same attrition and S151               | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S165 | 7407    | ((Net Present near2 Value)<br>or NPV) with (calculation<br>calculating calculate<br>calculator) | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S166 | 3787    | S165 and S151   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S167 | 453     | S166 and S155   | US-PGPUB;<br>USPAT; USOCR | OR | ON | 2010/07/07<br>12:12 |
| S168 | 86      | S166 and S155 and forecast  | US-PGPUB;<br>USPAT; USOOR | OR | ON | 2010/07/07<br>12:12 |

| S169          | 68 | ((Net Present near2 Value)<br>or NPV) with (calculation<br>calculating calculate<br>calculator) with forecast  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
|---------------|----|--|--|----|----|---------------------|
| S170          | 31 | S169 and S151  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S171          | 4  | ((Net near2 Present near2<br>Value) or NPV) with<br>(calculation calculating<br>calculate calculator) with<br>forecast   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S172          | 2  | rate with forecast with<br>amount with algorithm   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S173          | 50 | ("5819230" "5552999" 4500969" 4450969" 44593800" 5439300" 5439300" 5439300" 5439300" 5439300" 5439300" 5521893" 5255152" 5225757 5453" 559655" 5712832" 559765" 5712832" 559765" 5712832" 559765" 559765" 559765" 559765" 559765" 559765" 459760" 459765" 459760" 459765" 459760" 459760" 459760" 459760" 459760" 459760" 459760" 4597 | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07          |
| S174          | 1  | S173 and S155  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S175          | 32 | Attrition near2 rate with<br>calcul\$4   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S176          | 4  | "strategic analytics".as.  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S1 <b>7</b> 7 | 0  | lookaround near2 program   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S178          | 0  | look\$around near2<br>program  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM TDB | OR | ON | 2010/07/07<br>12:12 |

| S179 | 0       | look\$ahea near2 program   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
|------|---------|--|--|----|----|---------------------|
| S180 | 102     | look\$ahead near2 program  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S181 | 18      | lookahead near2 program  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S182 | 0       | (S180 S181) and S155   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S183 | 13      | Strategic near2 Analytics  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S184 | 18      | Time with Value same<br>calculation same account<br>with selection   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S185 | 117     | Time with Value same<br>(calculator calculate<br>determine determination)<br>same account with (pick<br>selection select selector)                 | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S186 | 109     | S185 not S184  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S187 | 4427252 | @ad< "20030820"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S188 | 33      | S186 and S187  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S189 | 50      | Time near3 Value same<br>(calculator calculate<br>determine determination)<br>same account with (pick<br>selection select selector)                | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S190 | 22      | S189 and S187  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S191 | 0       | Time near3 Value near3<br>money same (calculator<br>calculate determine<br>determination) same<br>account with (pick<br>selection select selector) | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |

| S192 | 53      | [((Time near3 Value) (NPV)<br>(Net near3 present near3<br>value) (FV) (Future near3<br>Value)) same (calculator<br>calculate determine<br>determination) same<br>account with (pick<br>selection select selector) | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
|------|---------|---|--|----|----|---------------------|
| S193 | 24      | S192 and S187   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S194 | 13      | Strategic near2 Analytic  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S195 | 208     | Look near2 ahead with software  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S196 | 124     | S195 and S187   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S197 | 0       | S196 and forcast\$3   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S198 | 0       | S196 and forcast  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S199 | 3       | strategic near2 analysis.as.  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S200 | 16004   | (pick choose selection<br>select) near5 account   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2010/07/07<br>12:12 |
| S201 | 4427252 | @ad<"20030820"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S202 | 20707   | 705/35-45.cols.   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S203 | 994     | \$200 and \$201 and \$202   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S204 | 577     | calculat\$3 and \$203   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S205 | 518     | value and \$204   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S206 | 447     | database and S205   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S207 | 276     | rule and \$206  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |

| S208 | 44      | profitability and S207  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
|------|---------|---|--|----|----|---------------------|
| S209 | 6714    | rdbms   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S210 | 120     | S209 and S201 and S202  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S211 | 21      | select with account and<br>\$210  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S212 | 21      | select with account and<br>\$210 and (profit value<br>profitability)                              | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S213 | 4427252 | @ad<"20030820"  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S214 | 20707   | 705/35-45.ccls.   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S215 | 6714    | rdbms   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S216 | 120     | S215 and S213 and S214  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S217 | 18      | (selection pick select)<br>near5 (amount rate<br>account) and \$216 and<br>(profit profitability) | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S218 | 4420    | (selection pick select)<br>near5 (amount rate<br>account) and (profit<br>profitability)           | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S219 | 906334  | rdbms database  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S220 | 8786    | 오13 and 오14   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S221 | 6174    | \$219 and \$220   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |

| S222 | 319     | S218 and S221   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
|------|---------|---|--|----|----|---------------------|
| S223 | 3198    | NPV "net present value"   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S224 | 14      | S222 and S223   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S225 | 967     | (NPV "net present value")<br>and (FV "future value")  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S226 | 8       | S222 and S225   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| \$27 | 10      | [US-20020174049-\$ or US-20030088491-\$ or US-20020026394-\$ or US-20030097295-\$ or US-20030097295-\$ or US-20030023544-\$ or US-7082411-\$ or US-6029153-\$ or US-6901406-\$ or US-8292787-\$ or US-6515109-\$ or US-7136448-\$ or US-7216102-\$ or US-6240399-\$ or US-6904782-\$ or US-7249138-\$ or US-7263503-\$ or US-7262288-\$).did. or (WO-3067395-\$).did. | US-PGPUB;<br>USPAT; EPO                            | OA | ON | 2010/07/07          |
| S228 | 7       | (attrition loss) and \$227  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2010/07/07<br>12:12 |
| S229 | 2       | (attrition loss) near3 rate<br>and S227   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB           | OR | ON | 2010/07/07<br>12:12 |
| S230 | 4427252 | @ad< "20030820"   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S231 | 20707   | 705/35-45.ccls.   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S232 | 8786    | \$230 and \$231   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S233 | 3176    | NPV "net present value"   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S234 | 132     | S232 and S233   | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |
| S235 | 1575031 | loss attrition  | US-PGPUB;<br>USPAT; USOCR                          | OR | ON | 2010/07/07<br>12:12 |

| S236  | 74   | S234 and S235  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
|-------|------|--|--|----|----|---------------------|
| S237  | 872  | (loss attrition) near3 rule  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S238  | 0    | S237 and S234  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S239  | 63   | (NPV "net present value")<br>same (loss attriton)                  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S240  | 8    | S239 and S232  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S241  | 108  | (NPV "net present value")<br>same (reduce reduction)               | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S242  | 0    | (NPV "net present value")<br>same (reduce reduction)<br>near3 rule | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S243  | 5    | S241 and S232  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S244  | 32   | S241 and S230  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S245  | 27   | S244 not S243  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S246  | 9    | effective near3 attrition<br>near3 rate                            | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S247  | 1548 | attrition near3 rate   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S248  | 421  | cash near3 flow near3 rate   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S249  | 113  | S232 and S248  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S250  | 13   | S232 and S248 and S233   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S251  | 0    | (US-7082411-\$).did.   | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S252  | 0    | S251 and discount  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S253  | 3    | cash near3 flow near3 rate with decrease                           | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| \$254 | 113  | cash near3 flow near3 rate<br>and S232                             | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| \$255 | 3847 | ncr.as.  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| \$256 | 113  | S254 not S255  | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| \$257 | 31   | \$256 and (NPV FV "net<br>present value" "future<br>value")        | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |

| S258 | 31  | S256 and (NPV FV "net<br>present value" "future<br>value" "net present value"<br>"present value")   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
|------|-----|---|--|----|----|---------------------|
| S259 | 3   | cash near3 flow near3 rate<br>same (NPV FV "net present<br>value" "future value" "net<br>present value" "present<br>value") and \$232   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S260 | 111 | ("4648038"   "4839804"  <br>"4953085"   "5126936"  <br>"5148365"   "5262942"  <br>"5446885"   "5537524").<br>PN. OR ("5812988").URPN.   | US-PGPUB;<br>USPAT; USOCR                | OR | ON | 2010/07/07<br>12:12 |
| S261 | 11  | (US-20020174044-\$ or US-20030084941-\$ or US-20030084941-\$ or US-20020026394-\$ or US-20030097295-4-\$ or US-20030097295-4-\$ or US-20030168800-\$ or US-20030158800-\$ or US-20030158801-\$ or US-7082411-\$ or US-5812988-\$ or US-6029150-\$ or US-6029150-\$ or US-6029150-\$ or US-6029150-\$ or US-6029150-\$ or US-6029150-\$ or US-6240399-\$ or US-6240399-\$ or US-728288-\$, id. or (WC-3067395-\$), id. | US-PGPUB;<br>USPAT; EPO                  | OR | ON | 2010/07/07<br>12:12 |
| S262 | 0   | \$261 and curretn   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S263 | 10  | \$261 and current   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S264 | 9   | \$261 and ((current with<br>value) (present near3<br>value))  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB | OR | ON | 2010/07/07<br>12:12 |
| S265 | 0   | (US-7082411-\$).did.  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S266 | 0   | forecast and \$265  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S267 | 0   | forecast with amount and \$265  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S268 | 2   | forecast with amount and \$261  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S269 | 4   | ((FV) (future with value))<br>and S261  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |
| S270 | 1   | (US-5812988-\$).did.  | USPAT                                    | OR | ON | 2010/07/07<br>12:12 |

| S271 | 1        | S270 and period  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2010/07/07<br>12:12 |
|------|----------|--|--|----|-----|---------------------|
| S272 | 1        | \$270 and (store storing)  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2010/07/07<br>12:12 |
| S273 | 0        | (US-7082411-\$).did.   | USPAT  | OR | ON  | 2010/07/07<br>12:12 |
| S274 | 0        | S273 and (store storing)   | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2010/07/07<br>12:12 |
| S275 | 0        | S273 and (store stored storing)  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2010/07/07<br>12:12 |
| S276 | 11       | (US-20020174049-\$ or US-20030088491-\$ or US-2002002834-\$ or US-20030097295-\$ or US-20030097295-\$ or US-20030023544-\$ or US-20030123544-\$ or US-20030123580-\$ or US-2003012580-\$ or US-20050144105-\$) did. or (US-5852811-\$ or US-501404-\$ or US-52988-\$ or US-501503-\$ or US-501503-\$ or US-501503-\$ or US-501503-\$ or US-728283-\$ or US-726102-\$ or US-6240399-\$ or US-7249138-\$ or US-7263503-\$ or US-7228288-\$).did. or (WC-3067395-\$).did. | US-POPUB;<br>USPAT; EPO  | OR | ON  | 2010/07/07          |
| S277 | 1        | \$276 and stor\$3 with (PV<br>"present value" "net<br>present value" NPV)  | US-PGPUB;<br>USPAT; EPO;<br>JPO; IBM_TDB                       | OR | ON  | 2010/07/07<br>12:12 |
| S278 | 25997    | attrition  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |
| S279 | 27125674 | @ad< "20030820"  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |
| S280 | 3302     | "net present value" "NPV"  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM TDB | OR | OFF | 2010/07/07<br>12:12 |

| S281  | 22 | S278 same S280 | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |
|-------|----|----------------|--|----|-----|---------------------|
| S282  | 1  | S279 and S281  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |
| S283  | 35 | 5278 and 5280  | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |
| \$284 | 13 | S83 not S281   | US-PGPUB;<br>USPAT; USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | OFF | 2010/07/07<br>12:12 |

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